

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

AMENDMENT

IN THE CLAIMS:

Pursuant to 37 CFR § 1.121, below is a complete listing of all claims in the application that include (1) currently amended claims 1-8, 10, 17, 22, 28, 32, 36, and 37, (2) original claims 9, 11-16, 18-21, 23-27, 29-31, 33-35, and 38-40, and (3) new claims 41-54.

[c01] (currently amended) A method for monitoring a commercial transaction for which there is a payer, comprising the steps of:

initiating the commercial transaction;
requesting authorization of the commercial transaction; and
communicating a notification message to notifying the payer of the commercial transaction upon a request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

[c02] (currently amended) The method recited in claim 1, further comprising the steps of:

obtaining an address to which to send the a notification message; and
creating the notification message, the notification message further comprising at least one of a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;
sending the notification message to the payer.

[c03] (currently amended) The method recited in claim 1, further comprising the steps of: wherein the step of communicating sending the notification message to the payer comprises communicating the notification message to a device used by the payer, the device being comprising at least one of a cellular telephone, personal computer, internet appliance, personal digital assistant and facsimile machine; transmitting the notification message the device used by the payer.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c04] (currently amended) The method recited in claim 2, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to an email mailbox of the payer to notify the payer of
the commercial transaction.

[c05] (currently amended) The method recited in claim 2, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to a paging service;
transmitting a page containing the notification message to a pager used by the
payer.

[c06] (currently amended) The method recited in claim 1, wherein the commercial transaction
comprises one of is-a credit card transaction, an E-commerce transaction, and an on-line
banking transaction.

[c07] (currently amended) The method recited in claim 6 ~~1~~, wherein the commercial
transaction ~~is-an E-commerce transaction~~ further comprises one of a debit of an account, a
credit of the account, a request for account activity, and a request to access the account,
the account associated with the commercial transaction.

[c08] (currently amended) The method recited in claim 1, wherein the commercial transaction
~~is-an on-line banking transaction~~ notification message further comprises a response to the
request for authorization, the response comprising one of authorization of the request and
denial of the request.

[c09] (original) The method recited in claim 1, wherein the commercial transaction is an
ATM transaction.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c10] (currently amended) A system for monitoring a commercial transaction for a payer of the commercial transaction, comprising:

an input device to input information required to complete the commercial transaction;

a computer in a processing center, comprising:

a first process to receive a request for authorization for the commercial transaction;

a second process to process the authorization request and provide an authorization code to said input device to continue the commercial transaction; and

a third process to cause transmission of a notification message to the payer, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request by a processing center; and

a notification device to receive the notification message and present it to the payer.

[c11] (original) The system of claim 10, wherein said processing center further comprises a database coupled to said computer, the database comprising at least one notification address corresponding to the payer to which the notification message is sent.

[c12] (original) The system of claim 10, wherein said notification device is a pager.

[c13] (original) The system of claim 10, wherein the second process comprises a process to determine whether a transaction threshold amount has been exceeded and to communicate with the third process to prevent transmission of the notification message if the transaction threshold amount has not been exceeded.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c14] (original) The system of claim 10, wherein the second process comprises a process to determine whether a filter definition has been met and to communicate with the third process to prevent transmission of the notification message if the filter definition has not been met.

[c15] (original) The system of claim 10, wherein the computer comprises a fourth process to obtain approval from the payer prior to proceeding with the commercial transaction.

[c16] (original) They system of claim 10, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an on-line banking transaction and an E-commerce transaction.

[c17] (currently amended) The system for reducing the likelihood of fraud in a commercial transaction comprising:

an input device on which the commercial transaction is initiated;
a processor for accepting a request for authorization from the input device; and
a notification message created by said processor and sent to a payer of the commercial transaction, upon the processor's receiving the request for authorization, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request.

[c18] (original) The system of claim 17, further comprising a filter for which a filter definition is assigned, the notification message being sent only if the filter definition is satisfied.

[c19] (original) The system of claim 17, further comprising a transaction threshold amount that is set, the notification message being sent only if the commercial transaction causes the transaction threshold amount to be exceeded.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c20] (original) The system of claim 17, further comprising an approval request that is sent by the processor to the payer wherein the commercial transaction proceeds only after approval by the payer.

[c21] (original) The system of claim 17, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an E-commerce transaction and an on-line banking transaction.

[c22] (currently amended) A method for reducing fraud in a credit card transaction, comprising the steps of:

- a) obtaining information from a credit card used in the transaction;
- b) sending information to a processing center;
- c) obtaining authorization for the credit card transaction from the processing center
- d) obtaining a notification address corresponding to the credit card;
- e) creating a notification message to send to the notification address, the notification message comprising one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, the response comprising one of authorization of the request and denial of the request; and
- f) sending the notification message to the notification address during the commercial transaction to notify the payer of the commercial transaction that is occurring.

[c23] (original) The method of claim 22, wherein the notification address is an email address, further comprising the step of sending the notification message in an email message to the email address.

[c24] (original) The method of claim 23, wherein the email address corresponds to a paging service, further comprising the step of sending the notification message to the email address so that it is transmitted to a pager by the payer.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c25] (original) The method of claim 22, further comprising the step of obtaining approval for the commercial transaction.

[c26] (original) The method of claim 22, further comprising the step of setting a transaction threshold amount.

[c27] (original) The method of claim 22, further comprising the step of defining a filter.

[c28] (currently amended) A method for reducing fraud in an on-line banking transaction involving a bank account held by an account holder, comprising the steps of:

- a) obtaining a notification address associated with the bank account;
- b) creating a notification message to send to the notification address, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request; and
- c) sending the notification message to the notification address during the on-line banking transaction to notify the account holder that is occurring.

[c29] (original) The method of claim 28, wherein the notification address is an email address, further comprising the step of sending the notification message in an email message to the email address.

[c30] (original) The method of claim 29, wherein the email address corresponds to a paging service, further comprising the step of sending the notification message in an email message to the email so that it is transmitted to a pager used by the payer.

[c31] (original) The method of claim 28, further comprising the step of obtaining approval for the commercial transaction.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c32] (currently amended) A system for monitoring a commercial transaction for a payer, comprising:

an input device to initiate the commercial transaction and send an authorization request to a processing center;

a computer in the process coupled to a first database and a second database in the processing center that receives the authorization request, including the identification of the payer, wherein the first database stores information associating one or more subscribers to a commercial transaction monitoring service and the second database stores notification addresses for the one or more subscribers of the monitoring service, the computer comprising:

a first process to access the database and determine whether the payer is a subscriber of the commercial transaction monitoring service;

a second process to continue processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and

a third process to obtain a notification address from the second database corresponding to the identification of the payer, to create a notification message using the notification address and to send the notification message to the notification address if the payer is a subscriber to the commercial monitoring service, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c33] (original) The system recited in claim 32, wherein the authorization request includes a transaction amount, wherein the computer further comprises a fourth process to determine whether the amount of the commercial transaction exceeds a predetermined transaction threshold amount, and to communicate with the third process to prevent sending the notification message to the payer if the transaction threshold amount is not exceeded.

[c34] (original) The system recited in claim 32, wherein the computer comprises a fourth process to determine whether a pre-determined filter definition has been satisfied, and to communicate with the third process to prevent sending the notification message to the payer if the filter definition has not been satisfied.

[c35] (original) The system of claim 32, wherein the computer further process to obtain approval for the commercial transaction from the payer.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c36] (currently amended) A method for monitoring a commercial transaction for a payer, comprising the steps of:

- a) initiating the commercial transaction;
- b) sending an authorization request to a processing center, wherein the authorization request comprises an amount of the commercial transaction;
- c) receiving the authorization request, including an identification of the payer, in a computer in a processing center;
- d) determining whether the payer is a subscriber of the commercial transaction monitoring service;
- e) continuing processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and if the payer is a subscriber to the commercial transaction monitoring service:
- f) obtaining a notification address corresponding to the identification of the payer;
- g) creating a notification message using the notification address, wherein the notification message comprises a help communications address for assistance with the commercial transaction and wherein the notification message further comprises at least one of a merchant name, a merchant address, the amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction; and
- h) sending the notification message to the notification address if the payer is a subscriber to the commercial monitoring service.

[c37] (currently amended) The method recited in claim 36, wherein the authorization request includes a transaction amount; further comprising the steps of:

- i) determining whether the amount of the commercial transaction exceeds a pre-determined transaction threshold amount; and
- j) sending the notification message to the payer if the transaction threshold amount is not exceeded.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

- [c38] (original) The method recited in claim 36, further comprising the steps of:
i) determining whether a pre-determined filter definition has been satisfied;
and
j) sending the notification message to the payer if the filter definition has not
been satisfied.

[c39] (original) The system of claim 36, further comprising the step of obtaining approval
for the commercial transaction from the payer.

[c40] (original) The system of claim 39, further comprising the steps of:
waiting a pre-determined period of time for a response from the payer indicating
whether the commercial transaction has been approved; and
stopping processing of the commercial transaction if the time period expires prior
to the response from the payer.

[c41] (new) The system of claim 36, further comprising the steps of:
receiving a request to connect the payer with the help communications address for
assistance with the financial transaction;
initiating a communications connection among the payer and the help
communications address; and
sending the notification message to the help communications address.

[c42] (new) A method for monitoring a commercial transaction, comprising the steps of:
receiving a request for authorization of a commercial transaction; and
communicating a notification message to a contact upon receiving the request for
authorization of the commercial transaction, the notification message comprising a help
communications address for assistance with the commercial transaction.

[c43] (new) The method recited in claim 42, further comprising the steps of:
obtaining an address to which to send the a notification message; and

U.S. Application No. 09/608,184 Examiner: Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

creating the notification message, the notification message further comprising at least one of a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction.;

[c44] (new) The method recited in claim 42, wherein the step of communicating the notification message to the contact comprises communicating the notification message to a device used by the contact, the device comprising at least one of a cellular telephone, personal computer, internet appliance, personal digital assistant and facsimile machine.

[c45] (new) The method recited in claim 43, further comprising the steps of:
creating an email message containing the notification message; and
sending the email message to an email mailbox of the contact to notify the contact of the commercial transaction.

[c46] (new) The method recited in claim 43, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to a paging service;
transmitting a page containing the notification message to a pager used by the contact.

[c47] (new) The method recited in claim 42, wherein the commercial transaction comprises one of a credit card transaction, an E-commerce transaction, an on-line banking transaction, and an ATM transaction.

[c48] (new) The method recited in claim 47, wherein the commercial transaction further comprises one of a debit of an account, a credit of the account, a request for account activity, and a request to access the account, the account associated with the commercial transaction.

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

[c49] (new) The method recited in claim 42, wherein the notification message further comprises a response to the request for authorization, the response comprising one of authorization of the request and denial of the request.

[c50] (new) A device for monitoring a commercial transaction, comprising:

an input for receiving a request for authorization for a commercial transaction;

an output for communicating a notification message to a contact upon receiving the request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

[c51] (new) The device of claim 50, further comprising a database including at least one notification address corresponding to the contact to which the notification message is sent.

[c52] (new) The device of claim 50, further comprising a processor for determining whether a transaction threshold amount has been exceeded and for preventing transmission of the notification message if the transaction threshold amount has not been exceeded.

[c53] (new) The device of claim 50, further comprising a processor for determining whether a filter definition has been met and for preventing transmission of the notification message if the filter definition has not been met.

[c54] (new) The device of claim 50, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an on-line banking transaction and an E-commerce transaction.